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# Behavioral Aspect Of Consumer Debt Intention And Household Consumption: A Case Of Riau, Indonesia

Herispon , Zulkiffiee Mohamed , Gazi Md. Nurul Islam , Muhammad Ali Aqsa

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## Abstract

This paper aims to examine the influence of behavioral factors on indebtedness for household consumption in Indonesia. The data for this study was obtained from 490 selected respondents using a structured questionnaire. Statistical analysis was conducted using the partial least square analysis. The results of the study indicate that household attitude towards behavior, subjective norms and behavior control are the main predictors of household debt intentions and debt behavior. Among the determinants, attitude towards debt behavior shows a highly significant relationship with household consumption. The results suggest that the attitude of the household plays an important role in determining debt behavior. The results of this study may help consumer associations, financial institutions, intermediaries and policy makers to improve consumers' awareness, provide

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better credit service facilities and efficient financial management.

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